

TeleLife[®]

Quick Reference Guide



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For Financial Professional Use Only. Do Not Use With Consumers.



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What is TeleLife®?

TeleLife is a proven system and streamlined process for submitting life insurance applications.

TeleLife Features and Benefits

- Flexible options to submit pre-application:
 - EZ-App online application.
 - Paper pre-application (fax, email, mail).
- Voice authorization offered for early APS ordering.
- Cycle time reduced by 12 days, on average.
- Extended hours of operation for customer support.

TeleLife Contact Information

1707 N. Randall Rd., Ste 310
Elgin, IL 60123-9409

Hours of Operation: M-F 7:00 a.m. – 8:00 p.m. CT
Sat. 9:00 a.m. – 2:00 p.m. CT

Status: www.myprotective.com

Tel: 888.800.6608 | Fax: 888.615.9619

Email paper pre-application: telelife@protective.com

Email questions: resourcecenter@protective.com

The Writing Agent

- **Pre-screen applicant** to provide a more accurate initial quote.
 - The prequalification questionnaire is an easy tool to use when determining the best rate class for a client.
 - The built-in quoting feature within EZ-App will help determine the right premium payment for the client.
- **Complete the Pre-Application Process** with either of the following options.
 - Using EZ-App online pre-application entry
 - Using paper pre-application

Full processes can be found on the next few pages.

- **Do not schedule the paramedical exam.** TeleLife will contact the applicant within 24 hours to complete the application interview and schedule the paramedical exam. The paramedical exam should not be scheduled by the agent/BGA.



If the agent/BGA orders the exam, Protective Life will not cover the cost. The paramedical vendor reserves the right to charge back any difference in exam cost to the writing agent/BGA.

If previous exam results will be used, provide all details in the Special Remarks section of the pre-application.

- Approved exam companies are: APPS, EMSI, ExamOne, and Superior Mobile Medics.
- TeleLife will assign an exam company unless special instructions are requested on the coversheet and/or in the Special Remarks section of the pre-application.

○ **Once the policy is approved**, deliver the policy to the client and collect any delivery requirements.

Electronic policy delivery is available with the TeleLife process.

EZ-App is an intuitive, online application that provides a quick and easy way to electronically submit a pre-application to TeleLife. Log onto www.myprotective.com to take advantage of the EZ-App demo listed under “Doing Business”.

Completing the TeleLife EZ-App

EZ-App will guide you through the submission process, prompting you for the necessary information at each step:

- Log onto www.myprotective.com and select EZ-App under the “Doing Business” heading.
- Select “Quote and Submit Business” from the left menu bar.
- Select your client’s rate guarantee and rate class and click “Apply”.
- Complete all sections of the application and provide the phone number(s) the applicant is willing to use for completing the interview.
- Utilize the pre-submission review to edit any incorrect information.

Binding Coverage with TeleLife EZ-App

If the applicant requests conditional coverage, the agent will have the opportunity to request conditional coverage during the online submission. The initial payment for conditional coverage will be processed when the home office receives the application packet.

- Do not request conditional coverage or collect premium if:
 - Total amount of insurance will exceed \$1,000,000 or the applicant is over age 80.
 - The applicant has a history of heart disease, stroke, or cancer within the last 5 years.
 - The applicant plans to travel outside the United States within the next 60 days.
 - The rate class quoted is higher than Table 2.

- Acceptable payment methods:
 - Pre-authorized withdrawal from checking or savings account.
 - Credit Card for initial payment only (not available in Alaska). American Express[®], Discover[®], MasterCard[®], and Visa[®] are accepted.*

* These are registered trademarks of American Express Company, MasterCard International Incorporated, Visa and Discover Financial Services.

Submitting Your Business Using the TeleLife EZ-App

- Affix your electronic signature to the completed application and to any applicable form(s) presented. All state-specific forms will be automatically included. Do not print the forms and mail.
- Prepare the applicant for the interview. Utilize the Applicant's Checklist to ensure the applicant understands the time and purpose of the interview.
- Provide the client with the toll free number to call and complete the interview.

Confirmation and TeleLife Processing

- The agent receives an immediate confirmation including the policy number and a printable summary of all the information entered. The confirmation page can be reprinted at any time. Simply log into www.myprotective.com, select "EZ-App Admin" from the "Recommended Links" menu on the right of the page. Once in the admin site, choose "Reprint Confirmations" link on the left.
- The BGA receives an instant email notification that an application has been submitted.
- Illustrations for universal life products are mailed directly to the applicant, with a return envelope, by Protective Life. The agent receives a copy of the cover letter for their records.

The **TeleLife** paper pre-application is a one-page application designed to simplify the process for the agent. The applicant's signature is not required on the paper pre-application so you have the option to meet with your client face-to-face or over the phone.

Completing the Paper Pre-Application

- Log onto www.myprotective.com and select "Forms" from the "Doing Business" heading.
- Select the issue state to access and print the TeleLife fax paper pre-application and all state required forms.
- Complete all sections of the pre-application and provide the phone number(s) the applicant is willing to use for completing the interview.
- Verify completeness. Paper pre-applications will be returned if missing:
 - Insured's name, date of birth, or phone number.
 - Coverage amount (including all rider amounts).
 - Name of plan applied for.
 - State required forms (i.e. TIADB form, replacement forms, conditional receipt/ temporary insurance agreement, full illustration).
 - Agent signature from any required forms.
- Complete any applicable replacement or state required forms and sign where agent signature is requested.
- Run and print the full illustration if applying for a universal life product.

Binding Coverage Using the Paper Pre-Application

If the applicant requests conditional coverage, complete and sign a Conditional Receipt or Temporary Insurance agreement and fax it with the pre application directly to TeleLife. The initial payment for conditional coverage will be processed when the home office receives the application packet.

- Do not request conditional coverage or collect premium if:
 - Total amount of insurance will exceed \$1,000,000 or the applicant is over age 80.
 - The applicant has a history of heart disease, stroke, or cancer within the last 5 years.
 - The applicant plans to travel outside the United States within the next 60 days.
 - The rate class quoted is higher than Table 2.
- Acceptable payment methods:
 - Pre-authorized withdrawal from checking or savings account.
 - Credit card for initial payment only (not available in Alaska). American Express[®], Discover[®], MasterCard[®], and Visa[®] are accepted.* To request initial payment with a credit card, instruct the interviewer to collect the information during the interview by notating the “Special Remarks” section on the paper pre-application. *Do not provide the credit card number on the paper pre-application.*

* These are registered trademarks of American Express Company, MasterCard International Incorporated, Visa and Discover Financial Services.

Submitting Your Business on Paper

- Fax paper pre-application and any applicable forms (including replacement forms), illustration and the conditional receipt/temporary insurance agreement, with a coversheet, directly to TeleLife at 888.615.9619.
- Prepare the applicant for the interview. Utilize the Applicant’s Checklist to ensure the applicant understands the time and purpose of the interview.
- Provide the client with the toll free number to call and complete the interview.

Confirmation and TeleLife Processing

- Once the file is complete and in good order, the pending business will be available for viewing on the “My Pending Business” section of the My Protective website within 24 hours.

The Brokerage General Agency (BGA)

○ EZ-App (online entry)

- Receive immediate email confirmation containing the agent's name and the policy number when an application is submitted. The BGA can also add additional email addresses to the distribution list through the EZ-App Admin site.
- Do not schedule the paramedical exam. TeleLife will order the exam once the interview has been completed.
- Check status at www.myprotective.com.
- Policies will be mailed directly to the BGA.

○ Paper Pre-Application (fax entry)

- Verify completeness. Paper pre-application will be returned if missing:
 - Insured's name, date of birth, or phone number.
 - Coverage amount (including all rider amounts).
 - Name of plan applied for.
 - State required forms (i.e. TIADB form, replacement forms, conditional receipt temporary insurance agreement, full illustration).
 - Agent signature from any required forms.
- Verify the agent is licensed in the state where the policy is to be issued and appointed in the restricted states.
- Fax or e-mail paper pre-application, any applicable forms and copy of any initial premium collected, with coversheet, to TeleLife (888.615.9619).
- Mail payment and copy of the conditional receipt/temporary insurance agreement to:

Protective Life
P.O. Box 830619
Birmingham, AL 35283-0619

- Do not schedule the paramedical exam. TeleLife will contact the applicant within 24 hours to complete the application interview and schedule the paramedical exam. The paramedical exam should not be scheduled by the agent/BGA. If the agent/BGA orders the exam, Protective Life will not cover the cost. The paramedical vendor reserves the right to charge back any difference in exam cost to the writing agent/BGA.
- A communication will be sent if a file is missing forms or signatures. Once the file is complete and in good order, the pending business will be available for viewing on the “My Pending Business” section of the My Protective website within 24 hours.
- To identify TeleLife business, look for policies beginning with the letters “T” or “L”.
- Policies will be mailed directly to the BGA.



Frequently Asked Questions

What happens after I submit to TeleLife?

TeleLife will contact the applicant within 24 hours of receiving the pre-application to complete the phone interview. (Contact occurs sooner when submitted via EZ-App.)

If applicant is not available, we will leave up to five messages with our toll-free number for the applicant to call (888.800.6608, option 1). Application interviews not completed after we have left five messages will be closed. Applications can be reopened at the customer's request, by calling 888.800.6608, option 1.

- **Interview** is completed over the phone.
 - Average interview takes approximately 20 minutes.
 - Information collected includes:
 - Application Part I
 - Any applicable questionnaire
 - Application Part II
- **TeleLife schedules paramedical exam.**
 - Approved exam companies are: APPS, EMSI, ExamOne, and Superior Mobile Medics.
 - TeleLife will assign an exam company unless special instructions are provided:
 - Preferred exam company listed on the coversheet or in the Special Remarks section of the pre-application.
 - Agent/BGA requested using specified exam company for all business.
- **Application is delivered** to client to review and sign, during the exam along with any questionnaires and state required forms.

- **Status information** is available throughout the process at www.myprotective.com.
 - Writing agents – For questions on status, contact your Protective Life Brokerage General Agency.
 - Sign up for the Push Email feature by updating your user settings with the events you want to be notified of when they occur.

When can I not use TeleLife?

- Face amount requested is greater than \$5,000,000.
- Application will have more than two policy owners.
- Application is for a policy change.
- The proposed insured is younger than 18 years of age or older than 80.
- The applicant will utilize a premium financing option.
- The applicant is an active military personnel.
- The application is a trial/informal application.

What is the maximum face amount available through the TeleLife Process?

\$5 million.

Can an agent order an APS for a TeleLife application?

No. The TeleLife application process has been designed to eliminate the need for some APSs. Any APS that may be required will be ordered automatically.

Is there a charge or fee to use the TeleLife process?

No.

Does the agent need to be licensed in order to use TeleLife?

Yes, the agent must be contracted and licensed in order to use TeleLife. The agent must also be appointed prior to solicitation in restricted states.

If this is my first application with Protective Life, can I use EZ-App?

No. The agent will not be able to submit business electronically until they have been appointed to write business for Protective Life. Appointment occurs once the agent submits their first application to Protective Life. The agent can, however, submit their first application using the TeleLife paper pre-application.

What determines the issue state?

The issue state will be the state where the policyowner first signs the application.

Can an agent fax a paper pre-application directly to TeleLife?

We will not send back or reject the paper pre-application if received from the agent. We leave it up to the BGA to handle how they want to manage their agents.

Can an agent start an EZ-App and save it for another time?

Yes. Cases can be saved for future submission.

Is the EZ-App agent confirmation saved for later retrieval?

Yes. Agents and BGAs will be able to view and reprint the EZ-App confirmation at any time. Simply log on to www.myprotective.com, select "EZ-App Admin" from the "Recommend Links" menu on the right of the page. Once in the admin site, search the case to access the confirmation.

With TeleLife EZ-App entry, what does the confirmation summary provide?

The confirmation includes the policy number assigned and a summary of all the fields the agent entered during the data entry process. The Applicant's Checklist and Consumer Guide are also available for email directly to the consumer.

If the client binds coverage, when will the initial premium be processed?

The premium is withdrawn once the paramedical exam is complete and Protective Life receives the signed application packet.

Where does the agent find the pre-qualification questionnaire?

It, along with all TeleLife materials, can be located on www.myprotective.com under the “Doing Business” heading.

How does the agent handle illustrations?

EZ-App—Protective Life mails all illustrations directly to the applicant, with a return envelope. Agents will receive a copy of the cover letter sent with the illustration for their records. TeleLife Fax Entry (paper pre-application)—The agent needs to run the illustration, sign it, and include it with the pre-application when faxing. Paper pre-applications will not be processed without a full illustration (on products where one is required).

Protect Tomorrow.
Embrace Today.™



www.myprotective.com

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